

October 27, 2004

Northern Trust Bank
2398 East Camelback Road
Suite 400
Phoenix, AZ 85016

RE: OWEN NOLAN - LOC

TO: Northern Trust:

Signed by Nolan on or about
October 27, 2004 -- the
same time he signed the
Extension of Credit doc for
Northern Trust...

Please allow Philip A. Kenner to access this outstanding LOC for direct
deposit into the Little Isle IV account at Northern Trust Bank. He is
authorized to sign for the release of funds related to my LOC.

Thank you for your assistance in this matter.


Owen Nolan

TNTC000048